

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

DESDA DIANE DOTSON

CASE NO. 12-10352-RLJ-13

AKA1:
DBA1:
SS#1: xxx-xx- 8933

AKA2:
DBA2:
SS#2:

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 1/17/2013 Orig. Time: 1:00 PM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: None
F. Amount Paid to the Trustee as of 1/17/2013 \$220.00 First Payment Due Date: 12/27/2012
G. File Trustee's Motion to Dismiss because
H. B22C Information: B22C Form is: Complete
Budgeted Income: \$3,489.87 Expense: \$3,269.87 Surplus: \$220.00
Plan Payment: \$220.00 Monthly Plan Term(Months): 60
I. Value of Non-Exempt Property: \$200.00 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 4/17/2013 Date Converted from Chapter 7:
J. Required Information: Good
K. Business Information:
L. Object to Confirmation: Yes
Sch I income should be \$4,750 not \$4,190 & deductions \$882 not \$750
Sch I fails to include all income sources
Sch J lists excessive expenses
Trustee requests a step payment to begin ___/___
Failure to include all disposable income
M. Financial Management Class: Debtor 1 Appeared
N. Eligibility:
Certificate of Credit Counseling Filed: Debtor 1 Only
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Questions

-Sch I income should be \$4,750 not \$4,190 & deductions \$882 not \$750
-\$429 net difference based on salary raise effective 10/15/12 stub
Yes she received a raise in October & is salary.
-Sch I fails to include all income sources
-Ms collecting SS income?
Yes she is. The benefit statement will be provided
-Sch J lists excessive expenses
-Nat'l Std 1 & 1 \$2,773 -- Adj Nat'l Std \$2,873 -- Adjusted by \$100 charity,
-Sch J \$3,270 & debt in plan \$50 totals \$3,320 or \$447 above Adj Nat'l Std

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

- \$500/mo dog shows

- Sch B does not even list any dogs, much less show quality!

Stress relief. 6 dogs not pigs on the Sch B. The value is only to her.

- Trustee requests a step payment to begin ___/___

- When will SS benefits begin and how much will they be?

- Debtor is 63 & committed to 60 month plan so SS will begin in the plan's life time.

She is receiving the SS benefit.

- Failure to include all disposable income

- Plan only proposes \$6700 to the \$85,000 u/s creditor pool.

Dated: 1/17/2013

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	12-10352
Debtor:	Dotson
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	1/17/2013 8:43

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Santander	\$1,555.68	6.50%	60	\$30.44	\$1,826.32
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
IRS	\$1,194.56		60	\$19.91	\$1,194.56
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$2,686.00				\$2,686.00
Noticing Fees	\$140.60				\$140.60
Clerk Filing Fees	\$0.00				\$0.00

Hardacre Minimum	\$0.00	<-----			
Chapter 7 Minimum (Gross)	\$200.00				
Less Trustee Fees	\$20.00				
Less Attorney Fees	\$2,686.00				
Less Noticing Fees	\$140.60				
Less Clerk Filing Fees	\$0.00				
Less Scheduled Priority Claims	\$1,194.56				
Less Other (Explain Below)	\$0.00				
Chapter 7 Minimum (Net)	\$0.00	<-----			

Greater Of ----->

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$84,628.98
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$6,481.58
Debtor Plan Base (Monthly Payment X Term)	\$13,200.00
Surplus (Debtor Plan Base - Calculated Base)	\$6,718.42

Comments: